

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Martin Guzman
Martha Guzman
Debtor(s)

Case No. 09 B 46748

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/10/2009.
- 2) The plan was confirmed on 02/04/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/17/2010.
- 5) The case was Completed on 01/15/2013.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$44,032.91.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,423.00
Less amount refunded to debtor	\$314.53

NET RECEIPTS: \$24,108.47

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,526.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,153.44
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,679.94

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Archer Heights Credit Union	Secured	15,047.00	15,047.42	15,047.00	15,047.00	657.10
Archer Heights Credit Union	Unsecured	NA	0.42	0.42	0.04	0.00
Chase	Unsecured	2,638.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	1,405.00	NA	NA	0.00	0.00
Creditors Bankruptcy Service	Unsecured	1,745.00	1,806.12	1,806.12	180.61	0.00
East Bay Funding	Unsecured	8,258.00	8,258.66	8,258.66	825.87	0.00
East Bay Funding	Unsecured	431.00	484.21	484.21	48.42	0.00
East Bay Funding	Unsecured	970.00	970.48	970.48	97.05	0.00
Inland Bank & Trust	Unsecured	4,669.00	NA	NA	0.00	0.00
Inland Bank & Trust	Secured	4,669.00	NA	NA	0.00	0.00
JP Morgan Chase Bank NA	Secured	246,549.48	27,543.90	5,827.48	0.00	0.00
JP Morgan Chase Bank NA	Secured	246,549.48	255,257.73	255,257.73	0.00	0.00
Merchants Credit Guide	Unsecured	242.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	193.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	246.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	240.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	240.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	10,531.00	10,531.62	10,531.62	1,053.16	0.00
Portfolio Recovery Associates	Unsecured	3,849.00	3,849.12	3,849.12	384.91	0.00
Portfolio Recovery Associates	Unsecured	4,799.00	4,799.12	4,799.12	479.91	0.00
Portfolio Recovery Associates	Unsecured	672.00	783.19	783.19	78.32	0.00
Portfolio Recovery Associates	Unsecured	2,249.00	2,382.04	2,382.04	238.20	0.00
Portfolio Recovery Associates	Unsecured	379.00	379.81	379.81	37.98	0.00
Portfolio Recovery Associates	Unsecured	1,400.00	1,405.90	1,405.90	140.59	0.00
Resurgent Capital Services	Unsecured	1,525.00	1,593.65	1,593.65	159.37	0.00
United Collection Bureau Inc	Unsecured	640.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$255,257.73	\$0.00	\$0.00
Mortgage Arrearage	\$5,827.48	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$15,047.00	\$15,047.00	\$657.10
TOTAL SECURED:	\$276,132.21	\$15,047.00	\$657.10
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$37,244.34	\$3,724.43	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,679.94</u>
Disbursements to Creditors	<u>\$19,428.53</u>
TOTAL DISBURSEMENTS :	<u>\$24,108.47</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/09/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.